

Information to identify the case:

Debtor 1	<u>William W. Turpin</u>	Social Security number or ITIN	xxx-xx-1714
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Mihoko M. Turpin</u>	Social Security number or ITIN	xxx-xx-3540
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 19-26977-VFP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

William W. Turpin

Mihoko M. Turpin

10/30/20

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
William W. Turpin
Mihoko M. Turpin
Debtor(s)

Case No. 19-26977-VFP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Oct 30, 2020

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 01, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ William W. Turpin, Mihoko M. Turpin, 21 Laurel Avenue, Apt. 3, Tenafly, NJ 07670-2117
518443427	++ AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088 address filed with court., American Honda Finance, 201 Little Falls Drive, Wilmington, DE 19808
518443429	+ Continental Fin Co, 4550 New Linden Hill Road, Wilmington, DE 19808-2930
518443433	++ FIRST SAVINGS BANK, PO BOX 5096, SIOUX FALLS SD 57117-5096 address filed with court., First Savings Credit Card, 500 E. 60th Street, Sioux Falls, SD 57104
518443435	+ FSB Blaze CC, 500 E. 60th Street, Sioux Falls, SD 57104-0478
518443437	+ Lending Club Corp., 595 Market Street Suite 400, Suite 300, San Francisco, CA 94105-5839
518443439	+ Oportun Inc/Progreso Fin, 3201 Dalls Pkwy, Suite 700, Frisco, TX 75034-9573
518443441	+ Peter & Christopher Riedel, PO Box 842, Ogunquit, ME 03907-0842
518443443	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court., State of NJ Div of Taxation, Box 245, Trenton, NJ 08695
518443445	+ TBOM/Fortiva MC, Box 105555, Atlanta, GA 30348-5555
518512075	+ The Bank of Missouri, PO Box 105555, Atlanta, GA 30348-5555
518508684	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ Email/Text: charles.forman@txitrustee.com	Oct 30 2020 21:19:00	Charles M. Forman, Forman Holt, 365 West Passaic St., Suite 400, Rochelle Park, NJ 07662-3017
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 30 2020 21:20:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Oct 30 2020 21:20:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518463630	EDI: HNDA.COM	Oct 31 2020 00:13:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
518443426	+ Email/Text: backoffice@affirm.com	Oct 30 2020 21:21:00	Affirm, Inc., 650 California Street, San Francisco, CA 94108-2716
518443428	+ EDI: CAPITALONE.COM	Oct 31 2020 00:13:00	Capital One Bank, 10700 Capital One Way, Richmond, VA 23060-9243
518510727	+ EDI: AIS.COM	Oct 31 2020 00:13:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518443430	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 30 2020 21:07:44	Credit One Bank, Box 98872, Las Vegas, NV 89193-8872
518443431	+ EDI: NAVIENTFKASMDOE.COM	Oct 31 2020 00:13:00	Dept of Ed/Navient, 123 Justison Street, 3rd Floor, Wilmington, DE 19801-5360

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518586008	+ EDI: NAVIENTFKASMDOE.COM	Oct 31 2020 00:13:00	Dept. of Ed/Navient, P.O. Box 9635, Wilkes-Barre, PA 18773-9635
518443434	Email/Text: bk@freedomfinancialnetwork.com	Oct 30 2020 21:18:00	Freedom Financial, 4940 S Wendler Drive, Suite 210, Tempe, AZ 85282
518495852	Email/Text: bk@freedomfinancialnetwork.com	Oct 30 2020 21:18:00	Freedom Financial Asset Management LLC, PO Box 2340, Phoenix, AZ 85002
518443432	+ EDI: AMINFOFP.COM	Oct 31 2020 00:13:00	First Premier Bank, 3820 N Louise Avenue, Sioux Falls, SD 57107-0145
518443436	EDI: IRS.COM	Oct 31 2020 00:13:00	Internal Revenue Service, Box 7346, Philadelphia, PA 19101-7346
518503127	Email/PDF: resurgentbknofications@resurgent.com	Oct 30 2020 21:10:16	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518503628	Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 30 2020 21:10:04	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
518443438	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 30 2020 21:07:36	Merrick Bank, Box 9201, Old Bethpage, NY 11804-9001
518564641	EDI: PRA.COM	Oct 31 2020 00:13:00	Portfolio Recovery Associates, LLC, c/o Amazon, POB 41067, Norfolk VA 23541
518443440	+ EDI: RMSC.COM	Oct 31 2020 00:13:00	PayPal Credit, Box 105658, Atlanta, GA 30348-5658
518506113	+ EDI: JEFFERSONCAP.COM	Oct 31 2020 00:13:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518443442	+ Email/Text: bankruptcy@prosper.com	Oct 30 2020 21:21:00	Prosper Market Place Inc, 221 Main Street, #300, San Francisco, CA 94105-1909
518563597	+ Email/Text: bncmail@w-legal.com	Oct 30 2020 21:20:00	Prosper Marketplace Inc., C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
518443444	+ EDI: RMSC.COM	Oct 31 2020 00:13:00	Synb/AMazon PLCC, Box 965015, Orlando, FL 32896-5015
518555990	+ EDI: RMSC.COM	Oct 31 2020 00:13:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
518444692	+ EDI: RMSC.COM	Oct 31 2020 00:13:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518443446	EDI: TFSR.COM	Oct 31 2020 00:13:00	Toyota Motor Credit Corp., 5005 N River Blvd NE, Cedar Rapids, IA 52411-6634

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
jdb	*+	Mihoko M. Turpin, 21 Laurel Avenue, Apt. 3, Tenafly, NJ 07670-2117

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

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belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 01, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 30, 2020 at the address(es) listed below:

Name	Email Address
Charles M. Forman	cforman@formanlaw.com lcapasso@formanlaw.com;cforman@iq7technology.com;ecf.alert+Forman@titlexi.com
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Ralph A Ferro, Jr	on behalf of Debtor William W. Turpin ralphferrojr@msn.com
Ralph A Ferro, Jr	on behalf of Joint Debtor Mihoko M. Turpin ralphferrojr@msn.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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